

Third Street Light Rail Project in Full Swing

by Stephen Glumaz

San Francisco transportation officials, Visitacion Valley and Bayview residents met at the Visitacion Valley Community Center Sept. 12, regarding the impending Muni Third Street Light Rail Project slated to begin construction December 2001.

The light rail system will be built in segments to minimize traffic congestion during and after construction, and to provide revitalization and economic opportunities for the Visitacion Valley and Bayview district neighborhoods.

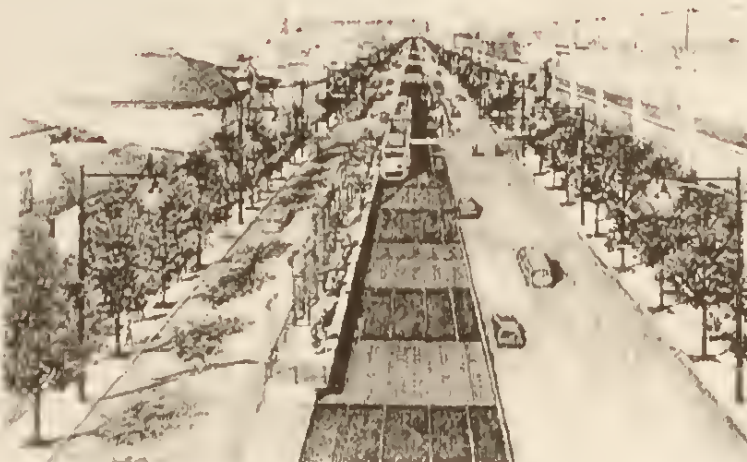
"All other segments have already met and you're about the last," said San Francisco Project Manager Dennis Tsai. "We need to push this project and implement it due to cost."

From the existing Muni Light Rail terminal at Fourth and King streets, the new five point four mile Third Street line will possess 19 platform stops along the Third Street/Bayshore Boulevard corridor. The Third Street line will accommodate 15 light rail vehicles dispatched from a new 13 acre, 80 capacity, Metro East Maintenance & Storage Facility at 25th and Illinois streets. A turnabout light rail terminal will be built into or coexist with the present CalTrain Bayshore Station in Visitacion Valley. And the city will continue acquisition attempts of roughly 500 acres of privately owned land behind the CalTrain station to make the proposed terminal larger.

"This is great news for the people of the community," said longtime Visitacion Valley resident Robert Rodrin. "I can take my family to a ballgame, not worry about parking and our property value will probably go up with this change".

The following San Francisco neighborhood residents are eligible for employment with the many contractors that will win bids for construction of the line: Mission Bay; Central Waterfront; Potrero Hill; Bayview Hunters Point; and Visitacion Valley. Unfortunately, "building contractors bring with them about 99 percent of their workforce, but in good faith must higher about 15 percent to 20 percent of local people," said city officials.

A Third Street Light Rail Project Community Jobs Program was implemented to ensure qualifying San Franciscans the opportunity to compete for these scarce jobs. They will need to join and be trained by specific unions. Six local, state and federal groups, citing hiring ordi-



Attractive station platforms and unique lighting will create a new look for both Third Street (above) and Bayshore Boulevard in Visitacion Valley when the light rail project is completed in three years.

nance laws, oversee the Third Street Light Rail Project Community Jobs Program, and have mandated decree. "We want the people in the project trained prior to working. We put in very strong language in the hiring stipulation to bidders and we intend to enforce it," said city officials.

Some business owners, residents and community groups felt construction will take away from business and parking while boosting noise, however, city officials indicated otherwise. A construction schedule to streamline traffic during construction was introduced. Each segment, segment F construction (July 2002, to March 2004) on Bayshore Boulevard at Hester to Sunnydale Streets for example, shall observe traffic traveling on one side of a street. When one side of a street (block by block) completes building, that side shall open to traffic with the other closing until completion. City officials said a "Work Zone" 7 a.m. to 7 p.m. schedule will be executed allowing the community gradual acceptance to the coming facelift.

But, some Little Hollywood residents said they did not buy the plan citing they must already contend with rumbling CalTrains. The Visitacion Valley Planning Alliance got an ear full from city officials regarding the streets to be rerouted, turns to be altered from left to right, no left at all, or to remain the same. A certain attendee said the discussion turned into the movie "A night at the Opera" starring the Marx Brothers.

The city proposed to remove parking between Visitacion and Leland because of the Sunnydale intersection platform and tracks to be erected. Be-

tween Raymond and Leland (business side) the parking will be retained with people saying bye-bye to the Schlage Lock side parking. Another platform will be installed between Blanken at Arleta. The intersection will be squared-up replacing the existing triangle shape.

According to San Francisco Civil Unit Project Engineer Ha Nguyen, a part of the line will travel underground from Chinatown with surfaced track portions somewhat reflecting the King Street look. King Street at present has palm trees and brick/cobblestone pavement complimenting its light rail lines. The Third Street Light Rail line will become home to "antique swoosh style lamppost and the look will be very aesthetically pleasing."

Proposition B, a four area transportation improvement bond past by San Franciscans in 1989, saw the Third Street and Bayshore Boulevard thoroughfare as a needy candidate by transportation personnel. A combination of federal and city transportation funds plus local sales tax revenues constitute the bulk of the Proposition 'B' funds. Construction of the project will finish sometime in 2004, "after having been in the designing phase for over two years" said, Muni Design Engineer Andrew Howard.

For more information on upcoming segment TSLRP community meetings, or employment opportunities through the TSLR Community Jobs Program, contact VVCC at (415) 467-6400, or Muni at (415) 703-6655.

Tensions Flare at Coffman And King Pool Meeting

by Stephen Glumaz

More than 100 Visitacion Valley and Bayview residents recently met at the Martin Luther King Swimming Pool to voice concerns about the San Francisco Park & Recreation Department's plans regarding the two neighborhood pools.

Calm conversation over the department's future decision to close the Visitacion Valley Coffman Swimming Pool for renovation, erupted in heated discussion drowning-out the supposed first topic of the meeting, the M. L. King proposed swimming schedule.

"Your telling us what you are going to do, and not asking us what we want," screamed a Visitacion Valley resident addressing the future decision to close Coffman pool. "We just closed for two-weeks and nothing was done...what about consulting the people when making decisions."

According to Park and Recreation officials, the Coffman Swimming Pool was selected through the San Francisco Mayor's office to fulfill a federal mandate, the American with Disabilities Act. The ADA, a civil-rights enacted 1990 law, forbids discrimination in public and private places to persons with mental and physical disabilities by offering reasonable access and accommodations.

"The ADA is requiring us (San Francisco Park & Recreation Department) to raise the temperature of the pools for the handicap," said a park and recreation official. Mission Swimming Pool will be next to be renovated for temperature and aseismic retrofit, followed by North Beach and Coffman pools, said SFP&R.

Should Coffman close, valley residents fear a few youths will succumb to crime and violence since they've no where to go.

"If you close Coffman, then our kids are going to sit in front of the television after school for hours at a time, end up hitting the streets later and committing crime," said a valley resident.

A valley resident told the Visitacion Valley Grapevine that parents, not the Department of Park & Recreation, have the responsibility to govern their chil-

dren in manner reflective model citizens.

"Since when did it become the problem of the park and recreation department to go knock door to door in Visitacion Valley and Bayview to tell kids to turn off the television set and come with them," said a valley mother of two. "Get off your fat ass and monitor your own kids."

Coffman may close its doors to the public sometime in 2002 for roughly a year and a few months, indicated park and recreation personnel. The city operates 8 indoor swimming pools and 1 outdoor with renovation time varying by project. A consensus upgrade/retrofit plan takes roughly 6 months, design 9 months and bidding 4 months indicated park and recreation personnel.

According to a valley resident the park and recreation department mailed valley residents flyers disclosing the intention to close Coffman, however, no flyers were printed in other languages like Chinese. About half of the Valley's residents are Chinese, said Visitacion Valley Community Center personnel.

For now, Coffman shall remain open and the ideal candidate for a contemporary retrofit that some residents say the pool simply does not need.

The Martin Luther King Swimming Pool will be free of charge for 6 months with swimming schedules tailored to fit the needs of the entire public, health and swimming community's plans. The new M. L. King 75 by 82 foot swimming pool rest on the sight of the once condemned Bayview neighborhood pool.

"Children fall under recreation time," said a city swimming instructor. "Children 48 inches or taller that come in, change and exit the locker room on their own, will be allowed without supervision. They must display an air of maturity though."

For more information regarding city swimming pools contact the public relation specialist for the recreation and park department at (415) 831-2783, Coffman Pool at (415) 337-4702, or M. L. King pool at (415) 822-5707

Visitacion Valley Residents Find Out About Real Estate Financing at Seminar

More than 30 Visitacion Valley residents attended an informative residential real estate financing seminar Sept. 29 at the Bank of America on Leland Avenue.

Coordinated by Jozette Justice and Sabrina Lee, Visitacion Valley personal bankers at Bank of America, the series was conducted in line with Bank of America's community banking program and covered various topics. Included were: conventional and fast-track types of residential real estate financing and refinancing; home equity loans and lines of credit; and the first-time home buyers program, a special program in which low or no down payments may be applicable.

"I envision this program to be the first of a series of activities that our

branch will undertake as part of its contribution to the advancement of the community," said Manolito V. Vitug who became Bank of America's Visitacion Valley branch manager during the summer.

Community Health Fair At St. Luke's Hospital

St. Luke's Hospital will be holding a *Community Health Fair* on Saturday, Nov. 10 featuring free health screenings, education and community education at 3555 Cesar Chavez St. Call 641-6465 for more information.

Golf and Tennis Tournament

St. Luke's will also hold its 13th annual Golf and Tennis Tournament at the Lake Merced Golf and Country Club on Monday, Nov. 5. For more information, call 641-6555.

Not Too Early for Some to be Gearing Up for Flu Season

by Senator John Burton

With all the beautiful weather we've been having lately, it's hard to imagine that were getting close to flu season again.

When flu season hits in earnest from December to March, for many of us it means several days of misery suffering through fever, aches, coughs and sore throats. For others, the flu can lead to serious complications that could prove deadly.

The California Department of Health services estimates 10,000 Californians die from flu-related complications every year.

Fortunately, getting a simple and timely flu shot can make a world of difference.

The U.S. Centers on Disease Control expects that there will be more vaccine available this year than there was last year - 79 million doses - but also predicts there will be some delays in distributing vaccine into local communities.

The first wave of vaccines were expected to be distributed beginning early in October.

Individuals considered to be at high risk of flu are advised to get their flu

shots right away.

According to San Francisco Department of Public Health, persons are at high risk if they:

- *Are 65 years or older;
- *Have a chronic condition such as asthma or other breathing disorders, diabetes or heart problems;
- *Live in a nursing home or other chronic care facility;
- *Have a suppressed immune system;
- *Are pregnant.

People who are not at high risk are being asked to hold off on getting their flu shots until November or December to make sure there is enough vaccine early on to take care of the folks who need it most.

Experts say flu shots in November and December are still timely enough to offer "ample protection" for younger, healthier persons.

The best place to go for a flu shot is wherever you get your normal primary health care.

Many health clinics offer low or no cost flu shots, some workplaces organize shots for their employees and special events such as community health fairs are also potential

sources for receiving flu shots. Medicare covers the cost of flu shots for seniors.

Health officials have noted that minority communities have traditionally not taken sufficient advantage of flu shots, and are encouraging increased awareness and outreach to make sure information about the importance and availability of flu shots gets into our diverse neighborhoods.

Flu shots can prevent serious illness, hospitalization or death.

And while no one is really ready to think ahead to the shorter, colder, wetter days of winter, it's time to prepare now to make sure the flu isn't part of your plans

And remember, too, that if you are at low risk and are waiting until November or December to get your shots, take some time now to check with your neighbors, friends and relatives who may be at risk.

By doing something as simple as helping to set up an appointment or giving someone a ride to the neighborhood clinic, you could help save a life.

SFHD Flu Hotline: (415) 554-2681

New King Center Nears Completion



Construction continued in October as workers put the facing on the new John Senior Community complex on Raymond Street. When completed, the complex will contain 90 units of low-income senior housing.

Grapevine Mailbox

Freedom of Travel

To the Editor:

America's freedom of travel — to go where we want when we want — was among the primary targets in the Sept. 11 tragedy that used ordinary vehicles as weapons of mass destruction. The Terrorists lashed out at the Americans visiting family and friends, at Americans headed for vacation and at American business people traveling to meetings or conventions.

Unfortunately, it took a crisis to show the degree to which the travel industry is woven into America's economic and cultural fabric.

In the city of San Francisco alone, tourism is a \$7.62 billion industry, generating \$474 million for the City budget. Nationally, tourism employs one in eight people in the United States and is the third largest retail service industry, following auto and food sales.

The President has called upon us to return to our normal lives just as quickly as possible. Anything less is a victory for terrorism.

Just as Americans would allow no one to infringe on our freedom to speak our minds or to keep us from our centers of worship, we cannot allow terrorists to impede our freedom to visit those we love, tour the nation's landmarks with our children or do the nation's business. The airlines are flying, lodging establishments are open, parks and attractions welcome us. We all know that we cannot and will not bow to terrorists' dreams of an America too frightened to leave our homes.

Travel is one of our most fundamental freedoms. The travel industry is doing its part in partnership with the U.S. government to restore consumer confidence in the U.S. travel product. We can't do it alone. We need your faith, your support, your desire to return to our American way of life. America was founded, expanded and made great by travelers. And nobody can take that away from us. Not now. Not ever.

Sincerely,
John A. Marks, President and CEO
S.F. Convention and Visitors Bureau

Public School Choice 101: Parent to Parent

To the Editor:

I want all families with school-aged children to know that we do have a choice of public schools in San Francisco, but that we need to be informed in order to exercise that choice. The fact is that you can apply to any public school in San Francisco, but you have to apply, assignment is not automatic!

No matter how the process of assigning children to public school changes, the fact remains that if you only consider the same schools everyone else does, you don't have a very good chance of getting your child in. There are choices, and they may surprise you. Also, if you don't realize you have a choice, don't apply in time, and then show up at your local school on the first day of the school year, you have really limited your choices. You child can only go where there are spaces left at that point.

I think families need to redefine what we think is a good school. There are so many factors that go into the feeling of a right fit, the feeling of a good place for your child. We certainly hear about test scores, and about particular "trophy" schools. But I urge you to think outside these and other boxes? to seek out less well-known schools that provide excellent places to learn, with caring, hard-working teachers and principals, involved parents, and good programs. We need to exercise

our choices. I speak from personal experience.

After touring a large number of schools I had heard recommended to me for various reasons, my husband and I were both thrilled by a very popular up and coming school in the district. We applied, and our daughter did not get in to the school. We appealed and were put on the waiting list. I was told there were twenty kids on the waiting list with my daughter, and her chances of getting in were, really, nil. It's difficult to recall anytime in our family's history when the sense of exclusion and rejection was more acute.

We had been at a cooperative nursery school for two years, and found the involvement there very important to our daughter, and to our sense of real participation in her growth and development. We had seen the power of parent involvement? participating in and nurturing the learning process. We knew that this experience would change in many ways at elementary school, but we knew we'd learned valuable things at that co-op.

During the first week of school in August, desperation mounting by the day, I drove back from another discouraging foray into the Educational Placement office and stopped by a little known school a friend had mentioned. I hadn't toured it during the run up to the application process. I don't know what blocked it out of my mind, but there it was.

The principal took me around the school, which had the room, the sense of space, that I wanted for my daughter, and was a really pleasant place. The Principal is, it was apparent to me, an energetic professional dedicated to the work entailed in running — and improving — this school.

The school is in fact missing some things I'd like for Grace, but the Principal is welcoming, and it is clear our family can work collaboratively for changes, and see them happen.

How to Hire a Foundation Repair Contractor

Is your foundation not all it's cracked up to be?

"There's nothing like a sagging or cracked foundation to strike fear into the heart of a homeowner," said Richard Roll, president of American Homeowners Association (AHA). "Don't despair, there are many methods for repairing foundations."

Your first step is to call a professional foundation contractor to analyze the problem. Just be prepared to speak the industry jargon and identify the right person for the job.

The "footing" is a wide ribbon of concrete under the walls that provides support to the foundation.

"Underpinning" is a method of supporting or raising the footing from underneath in order to keep it stationary.

Other phrases include "load bearing surface" or "strata," the material or ground supporting the weight of the building.

Remember that some contractors only

American Job Marketplace Should Begin in Every Home

by Robert E. Swift

The world economy is 33 trillion dollars and, hopefully, is expected to grow at an anemic two percent this year — still a great deal of money, but with less growth than the recent past. One implication is stepped up competition between companies and between countries for market share. And some of the methods employed will amount to a no-holds-barred gloves-off fight for jobs. In the instance of country-initiated competitiveness, we must be watchful for tactics ranging from cross-border job raids to government-sponsored dumping.

For many Americans, the recession is in full bloom. They and their associates and friends have been losing their jobs for years, well ahead of the downward economic curve that began last year when the dot coms became not coms. This is not the most desirable leadership role in business.

Global trade has become a negative concept to those Americans whose jobs are in fact, part of the deal. To the hundreds of thousands of workers here, whose jobs have become victims to trade policy that looks outward beyond our borders versus tending to the needs of domestic workers, the question becomes — why? Why doesn't the Administration save U.S. jobs by actively neutralizing the full and broad

This school is not chaotic, and communication with parents is on going and efficient. The parent group is active, and open to new ideas. There are seven families

in the kindergarten class who have co-op nursery school experience, three of them from our own nursery school. So far we have felt very welcomed, and have found ways to participate, and our daughter has an excellent teacher. She loves school, and looks forward every day to going. The excited smile on her face as she goes into class is much

more thrilling than anything I could have imagined.

Because my experience at school is so positive, but I had trouble with the selection process, I have joined Parents for Public Schools in their efforts to help families navigate the public school application process and to check out less well known schools.

Each year there are many families who miss out on selecting a school because they do not know they have to apply: The application period for the 2002-2003 school year is November 1st-February 1st, so if your child will be entering kindergarten, middle or high school next year: you must fill out an application form. Forms are available from every public school and the Educational Placement center at 555 Franklin St. Exercise your public school choice in San Francisco!

Amy O'Hair

Parents for Public School Member

PPS is a national organization of grassroots chapters dedicated to recruiting students, involving parents and improving public schools. We believe that offering every child the highest quality of public education is vital to American democracy. By mobilizing parents who reflect our diverse culture, we build excellent public schools and better communities.
www.parents4publicschools.com, 415 648-7077. For more information on public schools go to www.sfsd.edu or www.greatschools.net

install new foundations, while others repair existing ones, so be sure to identify a repair contractor.

Don't accept a final estimate until the contractor actually inspects your home and the ground conditions around it.

And don't focus solely on price; pay more attention to reputation and quality of materials and workmanship. The longer a company has been operating in your area, the likelier it is to be reputable.

Ask for several references and call them. Also ask if the company has liability and workmen's compensation insurance.

Finally, don't be surprised if different contractors suggest different ways to fix your foundation. For example, one method to strengthen foundation walls is by installing steel piping, concrete piers or other materials in the ground. Another called "wall anchoring" involves burying a steel plate or anchor or concrete pad, then installing support rods into the foundation to buttress the basement walls.

implications of dumping? When a foreign power subsidizes an industry so goods may be sold at artificially low prices in order to capture market share, the United States must aggressively fight against it in every instance it occurs. Instead, a few prominent news-making sectors such as steel and timber have benefited from government intervention, but this is a multi-sector problem. The U.S. should, as policy, fight dumping where and as it occurs.

And why does our trade policy make it more appealing for a company to send manufacturing jobs overseas? As our Commerce Secretary noted during a recent Free Trade Agreement of the Americas meeting in Buenos Aires, "the global market belongs to the low cost producer." But what is he doing to enhance manufacturing in the U.S.? Is he abandoning the high-paying manufacturing jobs in the U.S.?

But cheap labor found in the Third World will always undercut what the U.S. pays its workers in manufacturing jobs. Not because we subsidize an extravagant lifestyle for our workers, but because undeveloped countries can get away with slave wages. As well, their factories, unlike ours, do not require intense investment in environmental controls. Many operate without any at all.

Poll-uting Public Debate

by Matthew Robinson

Anyone who doubts the negative effects of public opinion polls need look no further than ABC News and *The Washington Post*.

In the wake of last month's devastating terrorist attacks, the two media giants released a poll showing that the damage from September 11 could go well beyond lost lives and property — the shockwaves may tear through the Constitution and American liberties, too.

An ABC News/*Washington Post* poll released September 13 found that 71 percent of those surveyed favor the idea of "giving up some of Americans' personal liberties and privacy" to make it easier for the FBI to investigate suspected terrorists.

Of course, the press made much of the results. But at this time of critical public deliberation, at this moment of maximum danger, such a poll is distorting, distracting, and misleading.

By casting post-Sept. 11 policy options as a choice between patriotic sacrifice and selfish liberty, pollsters and their lazy interpreters in the press create a false dichotomy.

Pollsters, in fact, lend nothing to public debate or policy deliberation by asking the American people to give up unknown liberties regardless of the cost for the promise of security and safety. As a matter of good social science, the ABC/*Washington Post* poll is meaningless.

The choice for a free people isn't whether to become submissive in exchange for safety. The choice is whether we will to bow before the enemies of freedom in a moment of fear or stand tall, like the heroes of Flight 93, and remember what Americans are willing to fight and die for.

The questions now before the American people are these: Are we willing to surrender liberties to the same government that failed to stop the terrorist strikes in the first place? Or should we be asking more critical questions about how it happened, who failed, and who is accountable?

In truth, many of the problems running up to Sept. 11 stem from government incompetence — a problem not easily remedied by new laws. Consider:

*The Border Patrol and the INS failed to stop the men from entering the country. They failed to communicate with other agencies to detect the terrorists. The government consistently failed to follow up on lapsed visas, detect false documents, and shut down money flows.

*The Department of Justice had at least two of the terrorists on its watch list, but had no procedure to share the information with the airlines.

*Once the terrorists entered the United States, the FBI failed to enlist the aid of local law enforcement. Worst of all, even with some advanced warning, federal bureaucrats failed to act in time.

All of these disasters are summed up in the case of Zacarias Moussaoui, who Justice officials suspect was planning to

Textiles and apparel is one of the hardest hit industries to feel the consequences of government policy on trade. It has felt the ill effects of manufacturers moving jobs out of the country, it has seen tariffs fall or fail to be established where they would save domestic employment, it has seen its own elected officials turn their collective backs on the industry while jobs are created in places as far away as Kenya and as close as Mexico.

The Administration recently imposed a 19.3 percent tariff on Canadian softwood lumber, noting that Canadian lumber producers benefited unfairly by government subsidies. Cheap labor is another form of government subsidy in the Third World. We would never allow manufacturers in the U.S. to pay sub-par wages or tolerate sub-standard working conditions.

So the U.S. must focus its attention to unfair competition across all industries. Our nation is in an economic slump. Our balance of trade demonstrates far more goods are coming into the country than are being exported. Jobs are leaving faster than goods.

To keep as many jobs as possible in the U.S., we must demonstrate a preference for them. Look for the Made in U.S.A. label whenever you shop. The market will take its proper course if the consumer speaks loudly enough.

NAPS

be the fifth hijacker on Flight 93. The FBI detained Moussaoui, a 46-year-old from Morocco, for immigration violations on August 17. He was picked up after proprietors of an Eagan, Minn.-flight school notified authorities of Moussaoui's suspicious behavior.

Moussaoui said he only wanted to know how to *steer* a Boeing 747, even though he had never even flown solo in a single-engine plane. In addition, Moussaoui offered to pay the \$8,000 class fee *in cash*. When he was arrested, agents found among his belongings a manual on crop-dusting.

Despite all of that, Justice officials refused to request a Foreign Intelligence Surveillance Act warrant — a simple move that might have led the FBI to the plot.

Is this a government we want to trust with more power over our lives? Or should we demand it execute the laws already on the books?

ABC News and the *Washington Post* aren't interested in such questions. Instead, they have created a one-sided debate that demands more of the people and little of government.

Benjamin Franklin warned his countrymen and his posterity, "Those who would give up essential liberty to purchase a little temporary safety deserve neither liberty nor safety."

America has remained largely free of terrorism because of its liberties and our Constitution, not in spite of them. If we surrender our essential liberty — even in our political rhetoric — we risk suicide bombing the very fount of our nation's greatness. And that, all along, is the real target of terrorist strikes.

Matthew Robinson is author of *Mobocracy: How the Media's Obsession with Polling Twists the News, Alters Elections and Undermines Democracy* and an adjunct fellow with the Claremont Institute.

Plunging Gas Prices

In Northern California

AAA reported Oct. 16 that all cities in Northern California saw gas prices plummet because of a reduced demand for oil in the wake of the Sept. 11 terrorists attacks, on top of an already-slowing economy.

In the past month, the average price for a gallon of regular unleaded self-serve gas in Northern California fell a dime to \$1.70. The national average fell 19 cents to \$1.35, while the California average dove 13 cents to \$1.60 a gallon. The Bay Area average is \$1.79, a 7-cent monthly drop.

Visitacion Valley Child Care Food Program

Visitacion Valley Community Center, Inc., Children's Program announces the sponsorship of the Child Care Food Progrsm. The program is available without charge to all eligible participants. Children are served the same meals at no separate charge.

"The United States Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, gender, religion, age, disabilities, political beliefs, sexual orientation, or marital and family status. Persons with disabilities who require alternative means for communication or program information (Braille, large print, audio tape, etc.) should contact USDA's Target Center at (202) 720-2600 (Voice and TDD)."

"To file a discrimination complaint, write: USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410, or call (202) 720-5964 (Voice and TDD). USDA is an equal opportunity employer."

For more information, contact Visitacion Valley Community Center, Inc. Children's Programs, 50 Raymond Ave., San Francisco, CA 94134, (415) 467-6300, Fax 467-4367.

GRAPEVINE VISITACION VALLEY

Published monthly by Visitacion Valley Community Center, 50 Raymond Ave., San Francisco, CA 94134
VVCC Executive Director: Julia A. Kavanagh
(415) 467-9300, Fax: 467-3757, Subscription: \$5
E-mail the Grapevine at: visvalley@earthlink.net
Internet Site: <http://home.earthlink.net/~visvalley>
Editor: Len Appiano; Billing: Florence Pewtherer
Visitacion Valley Grapevine, named by Pat Crocker, is a Registered California Trademark of VVCC.
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Reward Fund to Help Solve Hate Crimes

District Attorney Terrence Hallinan on Oct. 3 notified SFPD Chief Fred Lau that a \$15,000 reward fund is available to generate information leading to the arrest and conviction of hate-crime perpetrators.

The fund was created in 1993 as a result of a settlement with the Anti-Defamation League. In response to an inquiry from Board of Supervisors President Tom Ammiano, Hallinan proposed its use "as a tool for helping to solve crimes victimizing Arab Americans or anyone else targeted by hate-mongers in the wake of the Sept. 11 attacks."

Approximately 48 incidents reported to the police between Sept. 11 and Oct. 1 involved hostility towards people of Middle Eastern descent – almost all misdemeanors in which no suspect was apprehended.

The District Attorney's Office has charged two of the misdemeanors as hate crimes.

Donald Benjamin, 42, pled guilty to making race-based threats on Sept. 25 and was sentenced to three years probation with an order to stay away from the victim, a grocery store employee. Benjamin also served seven days in county jail.

Michael James, 47, who allegedly spilled "pig's blood" on the sidewalk outside MASGID, a nonprofit located in the Mission, has pled not guilty and will return to court Nov. 1 for a pre-trial conference.

Hallinan has urged individuals to report incidents of intolerance to the police department Hates Crimes unit at 553-9140. A hotline has also been established by the Grassroots Organization from the Muslim and Arab community to help document crimes and offer counseling at: 1-877-282-2288.

Police Officer Charged With S.F. General Theft

San Francisco Institutional Police Officer Keith Kelsas was arraigned on Oct. 11 on charges of felony theft and embezzlement arising out of his work as a police officer at San Francisco General Hospital.

According to the declaration in support of the arrest warrant, Kelsas was on duty on Aug. 4, 2001 when he took possession of more than \$9,000 in cash to log for safekeeping and to deposit with the hospital's cashier. The money was never logged in nor was it delivered to the cashier.

After an initial investigation by S.F. Institutional Police, the matter was referred to the District Attorney's Office Special Operations Division and to the Police Department. Police Inspector Mark Sullivan and DA Investigator Ray Tang conducted a joint investigation resulting in search warrants being issued and in the arrest of Kelsas. During the course of the investigation, Kelsas resigned from the Institutional Police Department.

Kelsas is charged with violating California Penal Code Sections 487(a) and 504. He faces up to three years in prison. The case is being prosecuted by Assistant District Attorney Robert Ring of the Special Operations Division.

Sixth Street Dealer Gets Six-Year Sentence

San Francisco Superior Court Judge Perker Meeks on Oct. 12 handed out a maximum sentence in a crack cocaine possession-for-sales case. Convicted dealer Colin Elder, 30, will face six years in state prison.

Elder was arrested Jan. 10, 2001 at the corner of Stevenson and Sixth Streets with 55 grams of cocaine base – 98 rocks – in his possession. Undercover officers from Southern Station made the arrest after observing Elder retrieving rocks of cocaine in a nearby garbage can to conduct his sales.

After a four-day trial n August, a San Francisco jury found Elder guilty of possession for sale. The jury also found true the allegation that Elder possessed more than 14.25 grams. (Possession of more than 14.25 grams of crack cocaine results in an enhancement denying probation as a sentencing alternative.)

Judge Meeks on Oct. 12 sentenced Elder to the upper term of five years and added a one-year enhancement for a prior prison term.

District Attorney Hallinan said, "I hope word of this sentencing goes up and down Sixth Street."

Unrealistic Retirement Dreams for Baby Boomers

The American Dream is alive and well for Baby Boomers-as long as they keep working. Half of affluent Baby Boomers surveyed said they'd like to retire by age 55, but only one in five expects to be financially secure enough to do so, according to a new national survey by one of the top U.S. financial services firms.

The survey findings show a clear contrast between dreams and reality, according to Thomas J. McNemey, CEO of ING Aetna Financial Services, sponsor of the "Boomers on the Brink" survey. Despite the fact that 80 percent of those surveyed said they'd be as well-off or better-off in retirement than they are now, most of those retirements will not come early. Three-quarters hope to retire by 60, but only about half actually expect to be financially secure enough to do so. By contrast, only 8 percent of those surveyed said they'd need to work beyond the age of 65.

Adding to this predicament, one in five who have changed jobs said they had cashed out the money in their former employer's retirement plan, a step experts strongly advise against. Moreover, 37 percent said they would be "very" or "somewhat" likely to take cash out of their 401(k) or other retirement plan if they changed jobs in the future, instead of leaving it alone or rolling it over into another plan.

McNemey said the survey findings suggest a potential deepening reservoir of disappointment or frustration among more experienced workers. "By most indicators, retirement by 60 is not a very realistic prospect for most people. We're talking about a serious disconnect here between the golf course and the grindstone," he said.

The survey, which was conducted by the polling firm SWR Worldwide, had 500 respondents and covered people aged 35 through 55 with annual household incomes between \$50,000 and \$125,000. Those surveyed were predominantly Baby Boomers, those born between 1945 and 1964. The poll's margin of error was plus or minus 4.4 percentage points at the 95 percent confidence level.

Generation in Denial

Nearly half (44 percent) of affluent Baby Boomers say they spend one hour or less on financial planning activities related to retirement in a typical month. McNemey cited this response as a symptom of the problem

Baby Boomers face, especially in light of their expectations for retirement.

"It's amazing when you consider that the average American spends 120 hours watching television in a given month, compared with one hour or less planning for retirement," McNemey said. "Some of this may be because financial planning can be confusing. There aren't any shortcuts."

Regardless of age or financial situation, most people should be guided by three simple rules in planning for retirement, according to McNemey: pay yourself first, force yourself to leave your long-term savings alone, and be disciplined in how you choose to spend money.

Many Boomers Confused

Nearly half (44 percent) of affluent Baby Boomers say they find retirement planning either overwhelming or confusing-or they don't think about it at all.

McNemey said that addressing the state of confusion over financial planning should be a top priority for anyone involved in public policy or the financial services industry. "Historically speaking, those who started late have had fewer options, but giving up isn't one of them," he said.

The survey found that the 39 percent of affluent Baby Boomers who gave themselves a grade of "C" or worse for retirement planning overwhelmingly cited "failure to start planning for retirement early enough" as the main reason they are poorly prepared. "Living beyond (my) means" was the second-most-common response, with 22 percent. Other factors such as job instability and bad investments trailed far behind.

The tax cut bill recently signed into law by President Bush contains several retirement savings catch-up provisions for those over 50 years of age. The legislation benefits many Americans, particularly those who started saving too late or who left the work force for several years to raise a family, by allowing them to save more in tax-deferred retirement accounts.

Not all the findings in the survey were gloomy. Sixty-four percent said they feel more financially prepared for retirement than their parents were, while only 12 percent said they feel less prepared. And nine out of 10 surveyed said they have life insurance, a crucial piece of any sound financial plan. *NAPS*

A Father's Concern About the New War

by Dr. David F. Russell

On Sunday, Veterans Day, we do well to reflect on the war that has been set before us and on those who serve.

What follows is a story from a dear friend. His son is a soldier, who has been deployed in the war on terrorism. The words are especially poignant, because they speak for thousands of mothers and fathers and husbands and wives who are today anxiously waiting for word from their loved ones:

"It both ends and begins with a phone call.

'Hey Dad ... Just got the word that we're moving out, pronto. Like we talked before, it'll be a while before I can call again. I love you. Don't worry about me. Put Mom on for a sec, will you?'

"It's the end of the waiting for military orders. The end of hope that they don't come. The end of uncertainty about deployment. He's going.

"The end is bad, but the beginning is worse. It's the beginning of long months of silence. Long nights of worry. Watch the news. Search the Internet. Wait for the phone to ring ... but it doesn't.

"He might be in Turkmenistan, or Uzbekistan, or a dozen other countries I didn't know existed before September 11. I knew it might happen. After all, this is what he was trained for. He's a soldier. I know he's proud to do his duty. And I'm proud of him.

"I hug my wife and tell her he's going to be okay, but we need something more to cling to.' Lord give him strength. Lord protect him.' Still, I have to focus. I have to keep on living, despite the hollow numbness in the pit of my stomach.

"My boy's gone to war.

"I've been there - but I've never been here. I've been the one to go to war, but not the one left behind ... to wait ... to worry ... to wonder. I didn't want this for him.

"Only yesterday he was a little kid pleading for me to go outside and play ball Today he's a man doing his duty, defending his nation.

"He's special to me, but really no

different from thousands of others. Your sons and daughters, grandsons and granddaughters, friends and neighbors. They're all doing their duty, leaving their homes, leaving their families to fight an enemy who wears no uniform, swears allegiance to no country, and recognizes no rules of war.

"America's troops may be gone for weeks, even months or years. Someday they may never come home, yet all will be with their 'family.'

"Not blood relatives - not mom and dad - but with other young men and women with whom they serve in the military uniform of our country. Come what may, none will fail those with whom they serve.

"They are today's 'Private Ryans' and 'Band of Brothers.' Their platoons and air wings and ship's companies are their families, their brothers and sisters.

"Each has pledged his life and entrusted his safety to the other. All have forged a sacred bond that will last a lifetime, a bond none can understand; except those who share it.

"We are praying as a family, because, in a very real sense, every Soldier, Sailor, Marine, Airman and Coast Guardsman is a part of our family, The American Legion family, and we love them all and we're proud of them.

"No words are sufficient to describe our national sense of resolve or our collective feeling of concern for those young ones who have gone into Harm's Way on our behalf. Instead let us pray to the God of us all that we gain victory and rejoice in the safe return of our family.

"Nonetheless, let us also pray that His will be done, and that He give us the strength to bear it - be it sorrow or rejoicing.

"God has blessed America with much bounty and many fine men and women through the years who have risked their lives - and given them - to preserve our liberty and our way of life.

"So today let this be our prayer, as in ages past, "God Bless America."

Dr. David F. Russell of Spotsylvania, Va. is national chaplain of the 2.8 million-member American Legion, the nation's largest veterans organization.

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The Rev. Dr. Jerry O. Resus, Minister

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Wednesday Bible Study: 11:00 a.m.
Friday Bible Fellowship: 7:30 p.m.
Saturday Choir Rehearsal: 10:00 a.m.

You are cordially welcome to join us for study, worship, fellowship and service. We seek to teach the Bible and to lift up Jesus Christ so He can draw all persons to Himself.

Come to Church This Week

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Book Reviews

Educational and Fun Learning Made Easy

A new series of books for young people presents geography, history and science in a way that is both entertaining and educational. Written in an easy-to-read format, each book is a great resource for young readers.

An Atlas for Every Child

With more than eighty maps, hundreds of color photographs and thousands of statistics, the *Scholastic Atlas of the World* (\$19.95), is designed to enrich and expand children's world views. Each topographical map clearly locates important cities, mountains, deserts, bodies of water, bordering countries and national capitals. Essays about the culture and geography of each country are included, accompanied by photographs that take readers on a visual journey.

A significant aspect of the Scholastic Atlas of the World is that every country is given in some context as it relates to North America. This helps youngsters further their understanding of other countries by relating it to their own experiences.

Laughing at History

A new series of books could give young readers a delightful lesson in history. *America's Horrible Histories* (Scholastic, \$12.95) is a new series that uses humor to help make history more fun for kids.

Who Are You Calling A Woolly Mammoth?, the first book in the series, uses illustrations, fun facts and lots of laughs to take children on an historical ride through the age of dinosaurs, ice ages and the appearance of the first humans.

The second book, *Awesome Ancient Ancestors*, takes a tongue-in-cheek look at the ancient peoples and civilizations that once existed in America.

Science Shapes Our Lives

Separating science fiction from science fact may be easier with a fascinating new book. *Popular Science: Science Year By Year* (Scholastic Reference, \$19.95) details the discoveries, inventions and developments of the

last century and how they have shaped our lives.

Prepared in collaboration with Popular Science magazine, the book documents twenty-five branches of science—from archaeology to zoology.

Five "Calcium Stealers" You Should Know About

Though public awareness of calcium's role in preventing osteoporosis has increased in recent years, many adults still consume only half of the recommended daily intake of 1,000 to 1,200 mg of calcium, according to the National Osteoporosis Foundation.

"When you don't get enough calcium from your diet," says Lynn Moss, M.S., R.D., "the body will take the calcium it needs from your bones, eventually leading to bone porosity or osteoporosis." Moss, nutrition advisor for Optimize Hi-Calcium and Hi-Fiber beverages, concludes, "We're finding that not just one but a number of lifestyle habits may lead to calcium deficiency."

To arm consumers with information on bone loss prevention, Moss recommends people know the following "secret stealers" of calcium.

1. Lack of vitamin D. A recent study from Harvard Medical School found that 30 to 40 percent of people in the United States might be vitamin D deficient. Vitamin D is necessary for the intestinal absorption of calcium.

2. Too much salt. A high-sodium diet increases the loss of calcium and other minerals through the kidneys into the urine. Every two extra grams of dietary sodium decreases the amount of calcium absorbed by 30 to 40 mg.

3. Some prescription drugs. A number of prescription medications have been shown to interfere with calcium absorption, including diuretics, corticosteroids, anticonvulsants, immuno-suppressive medications, non-steroidal anti-inflammatory drugs, asthma medications with steroids, and a number of antibiotics. Ask your doctor if your medication interferes with calcium absorption.

4. Smoking/excessive drinking. A number of studies have shown smoking accelerates bone loss and contributes to less efficient calcium absorption. In addition, drinking alcohol on a regular basis can break down bone mass in both men and

Topics range from such serious subjects as the creation of the polio vaccine to fun science facts about the origins of bubble gum.

To learn more about any of these books, visit www.scholastic.com. *NAPS*

women. Individuals who consume alcohol regularly (2 to 3 oz/day) are more likely to have poor nutrition habits and are at a greater risk for bone loss and fractures due to falls.

5. Lack of exercise. Individuals who get little or no exercise—especially weight-bearing exercise, such as walking and weightlifting—and have inadequate calcium intake, are at risk for calcium depletion from the bones.

Extremely high protein intake or excessive consumption of caffeine or sodamay also hinder calcium absorption.

"A balanced diet rich in calcium, vitamin D and other nutrients, proper exercise and a healthy lifestyle are all ways to keep bones healthy," says Moss.

Moss offers these easy tips for meeting the daily recommended value of calcium:

*Eat in small doses. Calcium is absorbed best when consumed in small doses throughout the day. Consume calcium in 500 mg doses or less for optimal absorption.

*Think dairy and green. Low fat dairy products, such as skim milk, yogurt, cheese and ice cream and dark green, leafy vegetables are the best food sources of calcium.

*Try something new. Eat calcium-fortified foods including orange juice, cereals and breads. New Optimize Hi-Calcium beverages are clinically proven in recent studies to provide 50 percent greater absorption of calcium due to its patent-pending, synergistic blend of absorption-aiding and bone building nutrients. As a result, one Optimize Hi-Calcium beverage provides as much absorbed calcium to the body as 2- 1/2 glasses of milk.

*Supplement. There are many calcium supplements on the market. Make sure you choose one from a quality manufacturer. Nature Made Calcium tablets or CalBurst soft chews are two good choices.

For more information, please call the Optimize nutrition hotline at (800) 669-9163 or www.optimize-nutrition.com. *NAPS*

Are You a Normal or Severe Driver?

How do you think automobile manufacturers would characterize your driving? Surprisingly, according to their definitions, most people who think they are normal drivers are in fact severe.

Take heart. Severe driving is not about your driving style. It refers to the conditions you drive in. If you drive in hot or cold weather, in dusty or muddy conditions, on rough roads,

Radioactive Waste From Mother Nature

The first nuclear reactor on Earth operated more than 11/2 billion years ago. In 1972, scientists found the remains of this natural nuclear reactor in a uranium mine in Gabon, Africa. They determined that about 1,800 million years ago a nuclear chain reaction had occurred in the uranium ore.

How was that possible? Conditions were just right. Then, the composition of natural uranium allowed a chain reaction to develop in a rich deposit of uranium, when water was present. The Oklo natural reactor generated heat off and on-for up to 500,000 years. Over time the concentration of fissionable uranium decreased until the chain reaction stopped.

The discovery's real importance? This natural fission reactor produced radioactive wastes similar to those from modern nuclear reactors.

The radioactive wastes from the Oklo reactors (scientists identified several) were found essentially where they were made more than a billion years ago. They hadn't contaminated the area outside the mine.

Today we would use special containers to hold the waste and the knowledge we have about how to safely store and dispose of solidified nuclear wastes.

NAPS
For more information visit the American Nuclear Society Web site at <http://www.ans.org/pi/np/oklo> For printed material, call 708-352-6611 (ask for PI Dept-Oklo).

For previous Visitacion Valley news, visit the Grapevine's website at: <http://home.earthlink.net/~visvalley>

in lots of stop and go traffic, make frequent short trips, and/or drive in coastal areas or where road salts are used, you are a severe driver.

The majority of owner's manuals recommend changing the oil every 3,000 miles if the vehicle is driven under severe conditions. However, according to a recent poll, most people either do not read their manuals (or only skim them when they first purchase a car), or they misinterpret the information. Younger drivers are even less likely to consult their owner's manuals than their older counterparts, according to the survey.

The Pennzoil-Quaker State Company/Harris Interactive Poll also revealed that 86 percent of the 3,345 people surveyed initially rated themselves as normal drivers. Only 14 percent thought they were severe. However, when given the criteria for severe driving conditions, the numbers dramatically reversed.

Soccer Moms

Many people are surprised to learn that what they thought were normal driving conditions are actually severe. For example, few people would initially consider "soccer moms" to be severe drivers, but when you consider the numerous short trips and stop-and-go traffic that they endure as they shuttle their children to and from their many activities, you can see how they in fact meet this definition.

Once normal and severe conditions were explained, the 14 percent of survey respondents who originally assumed they were severe drivers increased dramatically to 55 percent. Also, the 90 percent of female drivers who first assumed they were normal dropped to 40 percent.

With the summer travel season going into high gear, severe driving conditions will abound. Experts recommend changing your car's oil every 3,000 miles as an essential part of preventive car maintenance under severe driving conditions.

Over time, the additives in the motor oil are "used up" and the only way to get the engine the protection it needs is to routinely change the oil and filter.

NAPS



Cathy Kline Saunders

Lifetime Senior Marketing Consultant
Broker Associate

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Tips to Help You More Effectively Manage Your Paycheck

More than 40 percent of America's workers still manage their expenses by living from paycheck to paycheck, according to a survey sponsored by Automatic Data Processing, Inc. (ADP«), the world's leading provider of integrated payroll, human resource and benefits administration services.

In partnership with the American Payroll Association (APA), ADP has formulated the following tips designed to help American workers maximize additional income through strategic management of their paychecks, withholdings and deductions:

1. Taxes: Knowledge is power. Pay attention to new tax laws. They are like a moving target-changing yearly. Although recent tax changes are supposed to put more money in the pockets of American taxpayers and add an estimated \$55 billion to Americans' disposable income this year, most of the tax cuts are not "phased in" until 2004 to 2006. If you don't have enough taxes withheld, you may be in for an unpleasant shock at tax time. On the other hand, if you received a large refund last year, you may have had too much money withheld at work, in effect giving Uncle Sam an interest-free loan at your expense. To see examples of the effects of withholding adjustments, visit www.npw.adp.com.

2. A 401(k) now can mean a "pot of gold" later in life. Many workers do not take full advantage of, or effectively manage, the benefits offered by their employer. For more than 20 years, Section 401(k) of the Internal Revenue Code has authorized employers to create tax-deferred savings plans for their employees to help supplement Social Security. However, it's your responsibility to pay attention to how your funds are distributed. To calculate your retirement dollars now to see where you'll be at 65, visit www.npw.adp.com.

3. Are you giving up free money? Some employers match contributions. Some employees who take part in 401(k) plans do not use it to their maximum advantage. Does your company contribute a percentage match to your 401(k) contributions? If it does, and you are not contributing the

maximum amount that your employer matches, you are giving up "free money."

4. Don't just take the standard deduction. If your employer hosts annual fund drives and charitable events that allow payroll deductions to make a difference for favorite causes and charities, you might be able to improve your bottom line. When your charitable contributions are deducted directly from your paycheck, you can easily prove to the IRS that you do, in fact, donate more than the standard deduction allowed.

5. Manage medical costs with advance planning. Taking part in your employer-sponsored health plan and utilizing a Health Care Flexible Spending Account could help you save tax dollars. Some employer-sponsored insurance plans allow your medical and/or dental insurance premiums to be deducted from your paycheck before taxes are taken out. In addition, such an account allows you to set up other accounts that help you save tax dollars on your planned out-of-pocket medical/dental care costs. Check with your benefits administrator to determine if these options are available.

6. Dependent care costs could lower your tax bill. Some employers offer Dependent Care Flexible Spending Accounts to help defray the cost of work-related dependent care, including child or day care. If your dependent care costs are deducted from your pre-tax paycheck, you could save in more ways than one.

7. The cost of your commute might save you money with TRIP. Transportation Reimbursement Incentive Programs (TRIP) are available to many American workers to help them save tax dollars based on the cost of their daily commute. You don't have to pay Federal and FICA taxes on commuting-related parking or transit expenses if you have money deducted from your paycheck before taxes are calculated.

8. Saving-the best intention. Although we intend to, many Americans save less than five percent of their annual income. There are ways to manage your paycheck deductions and

money for the unexpected and the long term. The point is: take time now to understand and manage your paycheck. It takes some knowledge and a little hard work, but will be worth it in the end when you achieve your future goals.

10. The APA can show you the money! As the nation's leader in payroll education and training, the APA is dedicated to promoting understanding of payroll. Workers interested in improving their understanding of their pay-lotteries are not the answer for most checks, withholdings, deductions and people. Life passes quickly and before related options can visit www.nationalpayrollweek.com for helpful

9. Start now! It's not too late. Don't be left without your pot of gold when payroll. Workers interested in improving their understanding of their pay-lotteries are not the answer for most checks, withholdings, deductions and people. Life passes quickly and before related options can visit www.nationalpayrollweek.com for helpful

A Sweet Surprise to Savor During Those Long School Days

Baking a nutritious after-school treat can be a sweet way to let your school-age children know how much you care. Creating that treat with your children can also be a fun family activity when crowded school year schedules make it harder to spend time together.

So, whether you make these delicious cookies before you meet the school bus or wait to let your children sprinkle the raisins in the batter, Maple Oatmeal Raisin Chewies can be a much-appreciated after-school snack.

For wholesome country goodness, many parents use Shedd's Spread Country Crock«», which comes in several forms-tubs, sticks or a convenient squeeze bottle. These sticks have the added benefit of speeding the baking process. They make it easier to whip up some cookies when you only have a few free minutes. Because they are made from a blend of vegetable oil, they whip up straight from the refrigerator and do not have to soften like butter does.

Spreadable Sticks are great for cooking, baking and spreading-gliding smoothly over bread or toast. As an extra bonus, they contain less fat and calories than butter or margarine.

Maple Oatmeal Raisin Chewies

1-3/4 cups all-purpose flour; 2 tsp. baking powder; 1 tsp. ground cinnamon; 1/2 tsp. salt; 1 cup (2 sticks) Shedd's Spread Country Crock«» Spreadable Sticks; 1 cup granulated sugar; 1 cup firmly packed brown sugar; 2 eggs; 1 tbsp. molasses; 2 tsp. imitation maple flavoring; 2 cups uncooked quick cooking oats; 2 cups crisp rice cereal; 1 cup raisins.

Preheat oven to 350. Grease cookie sheets; set aside.

In large bowl, combine flour, baking powder, cinnamon and salt; set aside.

In another large bowl, with electric mixer, beat Shedd's Spread Country Crock and sugars until light and fluffy, about 1 minute. Beat eggs, molasses and maple flavoring until blended. With mixer

Some Straight Talk on Tire Alignment

Safe driving starts with keeping your car moving in a straight line.

However, extreme weather can make for damaged roads and pot holes, which can harm a car's tires and destroy their alignment.

Fortunately, tire safety is one part of driving that can be addressed, to a great extent, through prevention.

Alignment and tire inspections are available at automotive service centers, such as Pep Boys. There, all four wheels receive computerized measurements to determine if the suspension is aligned according to manufacturer specifications.

Here are several tips on tires from the experts at the well-known car care chain:

*A vehicle's steering wheel should remain straight on a level road. If it drifts in either direction on its own while the car is in motion, it could be an indication of poor alignment.

*The tires could also be wearing unevenly if they squeal while the driver is making a turn.

*Strong vibrations felt through the vehicle or steering wheel are indications that the suspension or wheels and tires may have some mechanical or balancing problems and could affect the alignment.

VISITACION VALLEY GRAPEVINE • NOVEMBER 2001 • 5

information, including a free streaming video version of APA's popular guidebook, Your Paycheck.

ADP and APA work together to help America's employees better understand their paychecks in order to take advantage of possible tax savings and reduce controllable costs. Making small but well-planned adjustments now can help you succeed in the future.

To learn more about your paycheck and how to better manage it, log onto: www.nationalpayrollweek.com. *NAPS*

on low, beat in flour mixture just until combined. With wooden spoon, stir in oats, cereal and raisins. On prepared baking sheets, drop dough by tablespoonfuls, 2 inches apart.

Bake 12 minutes or until cookies are golden. On wire rack, cool 5 minutes; remove from baking sheets and cool completely. Makes 5 dozen cookies. *NAPS*

If any of the conditions listed above exist, it's wise to take your car to a service center you trust to be inspected.

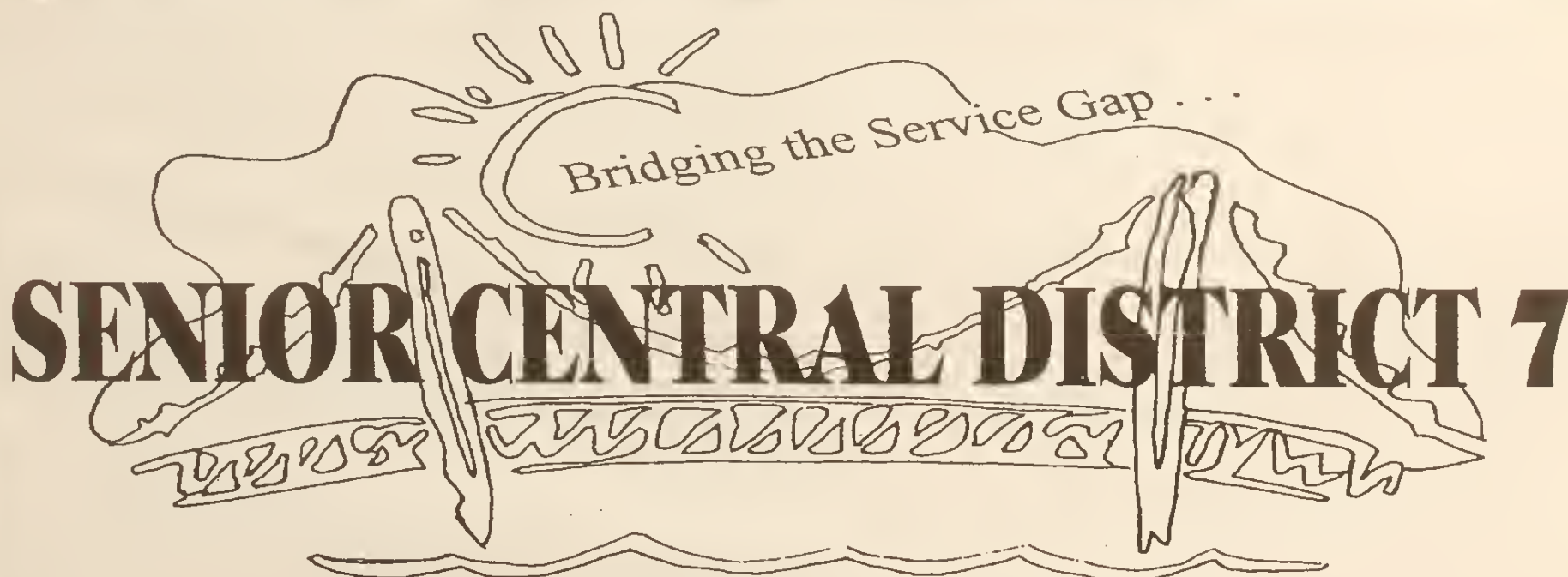
Three other areas that are critical to tire safety are inflation, inspection and rotation.

*Tire Inflation. The correct pressure for your tires should be listed in the owner's manual of your vehicle or along the inside of your driver side door. A quick check with a tire gauge will let you know if the tires require air. In addition to safety, proper tire pressure goes a long way toward improving your vehicle's gas mileage.

*Tire Inspection. Improper alignment and either over-or under-inflation can lead to uneven wear on tires. It's important to check the depth of tire treads to make sure there's enough rubber between you and the road.

*Tire Rotation. Rotating tires every six to eight thousand miles makes for even wear. Check the owner's manual for the proper intervals and rotation sequences for your vehicle.

Customers can find Pep Boys nearest location by calling 1-800-PEP-BOYS or by visiting the Web site at pepboys.com. *NAPS*



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If you know or need any assistance of the following services: Housing, Transportation, Translation and Form Aid, Food/Nutrition, Mental Health, Elderly Abuse, Disabilities, Legal Aid, In-Home Support Service, Health Services, Hearing, Financial Assistance, Home-Delivered Meals, and Social Services, please call us so we can help you.

Senior Central District #7 along with Senior Action Network (SAN) sponsors Senior University, a special leadership training course for seniors, on November 1 and 15 from 10 a.m. to 3 p.m. at Visitacion Community Center, 50 Raymond Ave. It is fun, interactive and you'll meet other seniors. Instructors from Senior Action Network, Senior Power and San Francisco State University.

Free lunch, free raffle, and door prizes. Space is limited. Call now!

Etta Green-Johnson, SAN (415) 863-2033

Alice Smith, Senior Central District #7 (415) 330-1789

Senior Central District #7 also has applications for Rebuilding Together (Formerly Christmas in April), as well as Homeowner and Renter Assistance Applications.

Senior Central District #7 is a Volunteer Site. For more information please call (415) 330-1789.

We are located at 50 Raymond Ave. between Bayshore Boulevard and Alpha Street.

Visitacion Valley Police Log

- *Sept. 7: 4:15 p.m., 1600 block of Geneva Ave., attempted robbery on street with gun.
- *Sept. 7: 6 p.m., 000 block of Brookdale Ave., burglary of apartment house, unlawful entry.
- *Sept. 8: 10:30 p.m., 1500 block of Sunnysdale Ave., burglary of residence, attempted forcible entry.
- *Sept. 10: 11 .m., 200 block of Campbell Ave., burglary of residence, forcible entry.
- *Sept. 12: 400 block of Raymond Ave., burglary, forcible entry.
- *Sept. 12: 6:55 p.m., 3200 block of San Bruno Ave., aggravated assault with deadly weapon.
- *Sept. 14: 1 p.m., 100 block of Arleta Ave., burglary of residence, unlawful entry.
- *Sept. 20: 5:15 p.m. Visitacion Ave. & Cora St., robbery on street, strong-arm.
- *Sept. 20: 8:30 p.m., 1800 block of Sunnysdale Ave., grand theft from locked auto.
- *Sept. 21: 8 a.m., 400 block of Raymond Ave., grand theft from locked auto.
- *Sept. 21: 9:59 p.m., 1000-1990 block of Sunnysdale Ave., aggravated assault with gun.
- *Sept. 24: 000 block of Garrison Ave., aggravated assault with deadly weapon.
- *Sept. 27: 1 p.m., 200 block of Teddy Ave., burglary, hot prowl, forcible entry.
- *Sept. 29: 7:30 a.m., 100 block of Blythdale Ave., burglary of residence, forcible entry.
- *Sept. 29: 7 p.m., 1200 block of Brussels St., burglary, hot prowl, forcible entry.
- *Oct. 1: 2:15 p.m., Ward & Brussels Sts., robbery, bodily force.
- *Oct. 1: 6:45 p.m., Visitacion Ave. & Delta St., robbery on street, strong-arm.
- *Oct. 2: 10:10 a.m., 200 block of Alpha St., burglary of residence, forcible entry.

Senior Bingo

12:30 p.m. Every Tuesday, at Visitacion Valley Senior Center, 66 Raymond Ave. Come Join the Fun!!

November 2001

		1	2	3		
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

San Francisco City Meetings

Aging 1st Wed 9:30a; Airport 1st 3rd Tu 3p; Arts 1st Mon 3p; Education 2 nd 4th Tu 7p; Health 1st 3rd Tu 3p; Housing Auth. 2nd 4th Th 4p; Human Rights 1st 3rd Th 4:30p; Library 1st Tu 5:30p; Planning Th 1:30p; Police Wed 5:30p; Port 1st Tu 3rd Wed 4:30p; Public Utilities 2nd 4th Tu 2p; Rec & Park 3rd Th 2p; Social Services 4th Th 9a; Status Women 4th Th 4p; Supervisors Mon 2p

Visitacion Valley Community Center Mondays: Senior Shopping 11:30 a.m.; Tuesdays: Senior Ceramics 9:30 a.m.-4 p.m.; Senior Bingo 12:30 p.m.; Thursdays: Sewing Class 9 a.m.-3 p.m. USDA Food Distribution Day is last Thursday of every month.

San Francisco City Services

ABANDONED CARS.....	781-JUNK
ANIMAL CONTROL.....	554-6364
BUS SHELTER DAMAGE.....	882-4949
CITY TREES (trimming).....	695-2162
CRIME STOPPERS (anonymous) 1-800-2GIVEINFO	
DOMESTIC/FAMILY VIOLENCE.....	864-4722
DPW.....(days)895-2017,(nights/weekends)895-2020	
EMERGENCY SERVICES.....	9-1-1
EMERGENCY SERVICES (cell-phone).....	553-8090
GARBAGE SERVICE COMPLAINTS.....	255-3610
GRAFFITI CLEANUP (DPW).....	241-WASH
GRAFFITI SUSPECT INFO.....	553-1603
INGLESIDE STATION (Anonymous 333-3433).....	553-1603
LELAND AVENUE RESOURCE CENTER.....	585-2675
MAYOR'S OFFICE.....	554-7111
MAYOR'S NEIGHBORHOOD SERVICES.....	554-6110
NARCOTICS TIP LINE (anonymous) 1-800-CRACKIT	
PARKING AND TRAFFIC PROBLEMS (DPT).....	553-1223
POLICE (non-emergency).....	553-0123
POTHOLE REPAIR.....	695-2100
SAFE (neighborhood watch groups).....	673-SAFE
STREET LIGHTING CITY (out of order).....	554-0730
STREET LIGHTING PG&E (wood poles).....	693-3201
SUNNYSDALE RESOURCE CENTER.....	586-7572
TRAFFIC SIGNALS (out of order).....	550-2736
TRAFFIC ENGINEERING.....	554-2300
VVMS ANONYMOUS HOTLINE.....	281-8406

- *Oct. 3: 9:30 p.m., 100 block of Loeher St., attempted robbery of residence with gun.
- *Oct. 4: 7:45 a.m., Santos St. & Sunnysdale Ave., robbery on street, strong-arm.

Are You at Risk For Bankruptcy?

This year more people will file for bankruptcy than will graduate from college. As many as 32 million American families are at risk according to a LowerMyBills.com study based on data from the U.S. Federal Reserve's Bureau of Economic Analysis and various other economic indicators.

As Congress enacts tougher legislation, American families are fighting off creditors and searching for answers. The study found that Americans are dipping into their past savings, selling investments and running up a staggering amount of debt to cover their growing expenses. "American families are searching for solutions and tools to lower their monthly expenses," says LowerMyBills.com founder and CEO Matt Coffin. "Many families are unaware of how much money they actually owe, and how to handle their debt," says Consumer Advocate David Horowitz.

Tips On Avoiding Bankruptcy

- Coffin offers the following tips to help avoid bankruptcy:
 - *Eliminate all "out of control" shopping.
 - *Create a Financial Plan. Some of the components of this plan are: (a) Reduce use of credit cards. Don't "rent" your lifestyle. Always pay your highest interest credit cards first. (b) Build up six months worth of emergency reserve to cover actual expenses (mortgage or rent, utilities, etc.) Often bankruptcies are the result of a sudden catastrophic event with no reserve in place.
 - *If you are having financial difficulty, enroll in a non-profit Debt Management plan if you can afford to make monthly payments on your debt. If you cannot afford to make monthly payments, consider enrolling in a Debt Settlement plan. Both will help you avoid bankruptcy.
 - *Shop around to lower recurring expenses including credit cards, long distance, auto insurance, and in many states, even your energy bill.
- Since its inception, the Los Angeles-based LowerMyBills.com has saved U.S. families more than 50 million dollars. NAPS

Visitacion Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.

AQUARIUMS
ASIAN OISCUS AQUARIUM, 130 Leland Ave., 333-0772
AUTOMOTIVE
BAYSHORE AUTO, 2260 Bayshore Blvd., 467-6130
BAYSHORE SERVICE (mechanic) 2596 Bayshore Blvd., 239-5239
CHARLIE'S GARAGE (Charlie Awegh), 2550 Bayshore Blvd., 239-7450
T.W. AUTOMOTIVE (mechanic), 2500 Bayshore Blvd., 585-8281
VALLEY AUTO & TRUCK SUPPLY (Bill Conte), 2520 Bayshore Blvd., 239-5880
BANK
BANK OF AMERICA, 6 Leland Ave., 622-4501
BAKERS
CUNEO BAKERY, 96 Leland Ave., 239-6090
LITTLE OUIAPO BAKE SHOP, 169 Leland Ave., 239-2253
BARBERS
DeMASI'S BARBER SHOP, 35 Leland Ave.
THE SHOP (JB), 178 Leland Ave., 239-6709
BEAUTICIANS
ANGEL COIFFURES, 5 Leland Ave., 239-9891
MAY MAY BEAUTY SALON, 60 Leland Ave., 337-9381
MIZ RENA'S SALON, 19 Blanken Ave., 467-3399
NAILS BY JENNY, 50 Leland Ave., 333-6800
WHO'S BADD, 224 Leland Ave., 657-3156
BLINO CLEANING
SPEEDY ULTRASONIC BLINO CLEANING (commercial and residential), 1116 Girard St., 467-7506
BOARDING HOUSE
ABLE'S CASA, 850 Rutland St., 333-4664, fax 333-4693
BOOKKEEPERS
AMY ARAGON, PROFESSIONAL BOOKKEEPER, 467-8927
VERNA WALLACE E.A., 2320 Bayshore Blvd., 239-5333
CARPETS
HAN SAN INTERIORS, 41 Leland Ave., 333-6382
CASKETS
CASKETORIUM, INC., 93 Leland Ave., 585-3451, Cel 722-8500
CHURCHES
CHURCH OF THE VISITACION, 655 Sunnysdale Ave., 239-5950
IGLESIA EL ESPIRITU SANTO, 38 Leland Ave.
KOREAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave., 468-1213

Tools to Conquer Household Jobs

Whether you rent or own your home, there are times when it pays to handle a household repair yourself. Great Neck Saw Manufacturers, who has been making tools since 1919, offers tips on using the right tools for the most common home-repair jobs.

The Basics-Put together a basic tool kit, consisting of a hammer and nails, a selection of screwdrivers and screws, locking pliers, a putty knife and utility knife.

Start Small-Get yourself ready for the big jobs by tackling the more common light repairs first. For example, a running toilet.

Running toilets most often occur when water gets trapped inside the float-ball. Unscrew the ball from its fixture inside the tank, using the appropriate sized screwdriver. Replace the faulty ball with a new one, which can be found at nearly any hardware store for less than three dollars.

When there's a screw loose-It's important to make sure that your screwdriver fits the slot or star of the screw snugly. Screws are easily damaged when the wrong size screwdriver is used, and then it is almost impossible to remove a screw without resorting to some special tool. It is more economical to keep an assortment of screwdrivers handy. Great Neck offers several economy sets of popular sized screwdrivers.

Patching things up-Whether there's damage done by a doorknob, furniture movers, or a teenager's foot, wallboard is easy to repair. Using a dry wall saw or utility knife, cut out and square off the damaged section. With a hammer, nails, and some scrap wood, you can create a base to

hold the replacement piece. Insert two pieces of wood into the top and bottom of the hole. Align the boards so that they run across the hole, and nail into place. Cut out a new piece of drywall and nail over the boards. Cover the seams with self-adhesive wallboard tape and apply a few coats of spackle using your putty knife. When the spackle dries, sand over the area and repaint.

Avoid Window Pains-You can usually improve the movement of a stubborn window by widening the channels the sash slides in. All you'll need is a hammer and a small block of

Saturdays are Special At Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). All ages are welcome; under 8 must be accompanied by an adult. Museum admission is free with \$3 per person workshop fee (except where noted). Call 554-9600 for further information.

- *Nov. 3: Create a Chinese Brush Painting on rice paper.
- *Nov. 10: Sculpt a Clay Bird with feathers and beads.
- *Nov. 17: Get ready for Thanksgiving by making your own Pine Cone Turkey. A free Animal Story Hour is on Saturday, Nov. 24 at 11:30 a.m.
- Spend a fun day with games, crafts, food and entertainment at the Randall Museum Halloween Festival on Oct. 27 from 11 a.m. to 3 p.m.
- Other Saturday activities include:
 - *Golden Gate Model Railroad Exhibit from 11 a.m. to 4 p.m.
 - *Meet the Animals from 11:15 a.m. to 12 noon.
 - *Animal Feeding at 12 noon.

VOLUNTEERS ARE NEEDED

During USDA Food Distribution Days

Ask the Food Distribution Staff for an application today.

Due to a shortage of volunteers and in order to best serve the community during food distribution at Visitacion Valley Community Center, numbers will be assigned and will be taken in order. Only two cars will be taken per person. Those persons with more than two cards must wait in line again for cards that exceed the two-card limit.

INSURANCE
ROBERT LEHMAN, CLTC, CMFC, 333-0850
KITCHEN CABINETS
LEE CHANG INTERNATIONAL, INC., 25 Leland Ave., 333-2730, fax 333-1706
LAUNDRY/CLEANERS
BAYWASH, 44 Leland Ave.
CITY WASH INTERNATIONAL, 83 Leland Ave., 333-9467
COIN WASH & DRY LAUNDRY, 186 Leland Ave.
FORTY-NINER CLEANERS (David Chan), 51 Leland Ave., 239-6418
LELANO AVENUE CLEANERS, 151 Leland Ave., 586-1412
VALLEY LAUNDRY, 90 Leland Ave
VISITACION VALLEY LAUNDRY, 108 Leland Ave., 239-9030
LEARNING
3-N-1 LEARNING ACADEMY, 240 Leland Ave., 584-8555
VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907
VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320
LIBRARY
VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270
LODGING
THRIFT LODGE, 2011 Bayshore Blvd., 467-8811
MANUFACTURER
NATION MOE PAPER, 345 Schwerin St., 586-9160
MEDICAL
AMERICAN REO CROSS, BAY AREA CHAPTER, 1704 Sunnysdale Ave., 584-3620
HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 333 Schwerin St., Appointments: 715-0310 OR SAM HO, MO, 9 Silliman St. No. 4, 337-6135
NORTH EAST MEDICAL SERVICES, LELANO AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic)
PORTOLA FOOT & ANKLE CLINIC (Dr. Divyang Patel) 2858 San Bruno Ave 467-7500
NOTARY
ROYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave., 333-4900
ORGANIZATIONS
ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689
GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700
GIRLS AFTER SCHOOL ACADEMY, 2050 Sunnysdale Ave., 333 Schwerin St., 584-4044
JOHN KING SENIOR CENTER, 590 Leland Ave., 239-6233
LELANO HOUSE, 141 Leland Ave., 405-2000
SENIOR CENTRAL DISTRICT 7, 66 Raymond Ave.,

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wood. Place the block against one side of the window channel and give it a few taps with the hammer. Do both sides of the channel until the window slides up and down with ease.
Depending on your strength, a 13 or 16 ounce curved claw hammer is most likely all you'll need for your basic tool kit. Whatever your needs, you'll find what you're looking for from Great Neck's complete set of professional and consumer grade hammers.
You can find Great Neck Saw Manufacturers' products at any leading hardware store or home center. All of Great Neck's products carry a lifetime warranty and are affordably priced.
Now that you've learned some trade secrets and know what tools to put in your tool box, you can start fixing those things you've been meaning to get to. And by the way, no one has to know how easy it is. NAPS

Grapevine Want Ads

VOLUNTEERS WANTED for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area. Interested persons contact Dee Smith, VVCC After School coordinator: (415) 585-2059. A LITTLE GOES A LONG WAY. The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library: children's books and magazines; small children's furniture; writing and/or art supplies, educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to: John McLaren Child Development Center, 2055 Sunnysdale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials. **BEEN THERE, DONE THAT!** The Visitacion Valley Jobs, Education and Training Program (across from the site of the recently demolished Geneva Towers) is accepting TANF and GA clients for "Welfare to Work-Job Readiness Training." Classes are conducted by sensitive community trainers from Visitacion Valley. Got issues? No problem! We'll solve them together as you reach for your own self-sufficiency. Feel comfortable while you're trying to sell yourself into today's labor market. Contact Ann or Mary at (415) 239-2866 or 239-2877. **GRAPEVINE 15TH ANNIVERSARY ISSUE** featuring a 10-page history of Visitacion Valley is still available in limited amount. Contact the Grapevine at 467-9300. By mail, single copies are \$1 each. Send to: Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134. **GRAPEVINE DISPLAY ADVERTISING** now half off regular rates for a limited time. Full Page: \$75; 1/2 Page \$40; 1/4 Page \$22.50; 1/8 Page \$12.50; 1/12 Page \$7.50. Discount for three or more insertions. Call (415) 467-9300 for more details. **Want Ads:** 20 words for \$1. Extra line 50 cents. Ad and payment should be received by 20th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

330-1789
VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499
PHARMACY
VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811
PHOTOGRAPHER
WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620
PLUMBING
MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401
POST OFFICE
VISITACION U.S.P.O., 68 Leland Ave., (800) 275-8777
REAL ESTATE
CAMERON JONES, INC. (Cathy Kline-Saunders), 334-0800
RESTAURANTS
CLIFF'S BARBECUE, 2177 Bayshore Blvd 330-0736
G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283
HONG YUN RESTAURANT, 73 Leland Ave., 469-5686
SUN FAI RESTAURANT, 30 Leland Ave., 587-2763
LUAN FAT BAKERY, 110 Leland Ave., 585-1167
RUSSIA HOUSE, 2011 Bayshore Blvd., 467-0252
SHIREL'S SOUL FOOD, 107 Leland Ave., 239-5141
TWO JACK'S RESTAURANT (seafood and burgers), 167 Leland Ave., 337-0433
SELF-DEVELOPMENT
OYNAMIC DEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancements Specialist) 467-7608
SERVICE PROVIDERS
THE VILLAGE, 333 Schwerin St., 239-5045
VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES & TRAINING (VVBESST), 120 Leland Ave., 586-7347
VISITACION VALLEY COMMUNITY CENTER, 50 Raymond Ave., 467-6400
VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VVJET), 333 Schwerin St., 239-2866
SHOE REPAIR
ARMANDO'S SHOE REPAIR (Armando Rosignuolo), 156A Leland Ave., 239-7216
SIGNS
SMITH'S SIGNS, 153 Leland Ave., 333-2700
TAVERN
THE CLUB HOUSE, 25 Blanken Ave.
VIDEO
SIN FUNG VIDEO, 144 Leland Ave., 586-1038

Mac Frugal's Departs Visitacion Valley



Mac Frugal's closed its Bayshore Boulevard location on Oct. 15.

by Stephen Glumaz

Mac Frugal's, the only Visitacion Valley chain store to offer household goods to people of the neighborhood, closed its doors for good Oct. 15.

From name brand foods to tools, linen to music, Mac Frugal's may have accepted an enticing offer to sell their existing property located at 1270 Bayshore Boulevard, once home to Safeway Market.

"Crime was definitely a factor in the closing of this particular store," said Mac Frugal's Manager John Dorin. "This land is extremely valuable, everyone loves the store and 98 percent of the shoppers will miss us."

Roughly 23 employees plus Dorin's position may be eliminated permanently with the closure. Another Mac Frugal's property exist in the Mission neighborhood, but Dorin feels that store will not be able to assimilate the 23 employees.

Some residents appeared shocked when they heard of the news citing the coming redevelopment boom to the valley in the form of jobs and appearance.

"Obviously, someone didn't do their homework, because when Schlage Lock Company sells off their prop-

erty next door, businesses, if not housing, is going to spell profit," said a disappointed shopper. "I mean, where are my kids and I suppose to go and shop for food, Halloween presents and just good low priced stuff."

Ohio based Consolidated Corporation, the umbrella for its Mac Frugal's, Pic & Save, Big Odds and Big Lots chain "Bargain*Close-out" stores, will be merging the store names. The new name will be Big Lots in order for Consolidated Corporation to compete against its rivals K-Mart and Target. Mac Frugal's employees did not feel the merger had anything to do with the Bayshore store closure.

According to Dorin, "K-Mart tends to carry more generic brands in order to compete with us 'cause they know were knocking on their back door. I'll miss the valley 'cause we buy from stores liquidating overstocked name brand products that we sell to families that know how save."

Details of the closure were not readily available from the Ohio, Consolidated Corporation reality department representing their nationwide chain. The potential buyer of the Bayshore Mac Frugal's property will remain a mystery for now.

Sourdough Pizza a Sensational Any Way You Slice It

Sourdough breads and pizzas aren't merely delicious. With a few tips, and a little patience, they can be easy too.

It's possible to create a viable sourdough culture, and your first sourdough bread or pizza, in as little as two or three days.

Here are tips from Fleischmann's Yeast for the best possible results in starting your own Sourdough Starter!

*Don't use metal bowls or utensils with your sourdough starter; they could affect the taste.

*Preferred storage containers for sourdough starters are stoneware, glass or wood.

*As your sourdough ferments, it may turn darker. But if it changes colors (goes pink or orange, for instance), throw it out and start over.

*Most home-bakers keep their sourdough starter in the refrigerator between use and/or "feedings." While in the refrigerator, sourdough fermentation slows greatly, but does not stop. Feed your sourdough starter at least once each week, and leave the sourdough starter at room temperature for at least 12 to 24 hours after the feeding, before returning it to the refrigerator.

For a classic recipe for sourdough bread, visit the "Classic Breads" recipe section of www.breadworld.com.

Fleischmann's Yeast has created a special sourdough recipe for Sourdough Crust Pizza. This vegetarian pizza features sliced fresh mushrooms and green peppers, and a rich, gooey three-cheese blend.

Sourdough Crust Pizza

Dough: 3/4 cup sourdough starter (recipe follows); 2-1/2 to 3 cups all-purpose flour; 1 tablespoon sugar; 1 envelope Fleischmann's RapidRise Yeast; 2 teaspoons salt; 3/4 cup water; 2 tablespoons peanut oil.

Topping: 1 (6-ounce) can tomato paste; 1/2 cup water; 1/4 cup peanut oil; 1 teaspoon crushed dried oregano leaves; 1/2 teaspoon salt; 1/8 teaspoon garlic powder; 1/8 teaspoon ground black pepper; 1 cup sliced fresh mushrooms; 2/3 cup sliced green pepper; 1/4 cup grated Romano cheese; 1/4 cup grated

Parmesan cheese; 2-1/2 cups shredded mozzarella cheese.

Stir sourdough starter before measuring. Measure out 3/4 cup and bring to room temperature.

In large bowl, combine 3/4 cup flour, sugar, undissolved yeast, and salt. Heat water and peanut oil until very warm (120 to 130 F). Gradually add water mixture and starter to flour mixture. Beat 2 minutes at medium speed of electric mixer, scraping bowl occasionally. Stir in enough remaining flour to make a soft dough. Knead on lightly floured surface until smooth and elastic, about 8 to 10 minutes. Cover; let rest 10 minutes.

Meanwhile, combine tomato paste, water, peanut oil, oregano, salt, garlic powder, and ground pepper. Stir to blend.

Divide dough in half. Roll each half to 12-inch circle. Place on greased pizza pans; form a standing rim by pinching the edge of the dough. Prick with fork; let rest 10 minutes.

Par bake at 450 F for 7 minutes. Remove from pans; place on wire racks. Spread tomato mixture evenly on each pizza crust. Sprinkle with mushrooms, green pepper, and cheeses. Bake on wire rack at 450 F for 10 minutes. Serve warm.

Sourdough Starter

3 cups all-purpose flour; 1 tablespoon sugar; 1 envelope Fleischmann's RapidRise Yeast; 2 cups very warm water (120 to 130 F).

In a large bowl, combine flour, sugar and undissolved yeast. Gradually add water to flour mixture; stir until smooth. Cover loosely; let stand in warm place until bubbly and sour-smelling, about 2 days.

Starter may darken, but if it changes to another color, discard and start over. To store, cover and refrigerate.

To replenish and keep starter alive: Once a week, stir in equal amounts of all-purpose flour and warm water (100 to 110 F).

Beat until smooth. Cover and let stand in warm place until mixture is bubbly and sour-smelling and a clear liquid has formed on top, about 12 to 24 hours. Use or cover and refrigerate until ready to use.

NAPS

OSHA Requirements Help Protect Healthcare Workers

With 5.6 million healthcare workers impacted by the Occupational Safety and Health Administration (OSHA) regulations, these individuals are inherently at risk for needlesticks that may lead to potentially chronic or fatal diseases, including hepatitis B, hepatitis C and HIV. Approximately 800,000 needlesticks occur annually, with approximately 47 percent of hospital injuries affecting nurses, 13 percent physicians and 24 percent other healthcare workers such as technicians and attendants. These injuries can be avoided by eliminating the unnecessary use of needles, using devices with safety features, and promoting education and safe work practices for handling needles and related systems.

That is why OSHA recently revised its bloodborne pathogens standard, effective April 18, 2001 and enforced beginning July 17, 2001, mandating that all healthcare facilities provide safer medical devices, including needles, as they become available, and

document all injuries incurred from contaminated needles, not just those that lead to illness. If healthcare facilities do not use safer medical devices, they must explain why in their annual exposure control plans or risk fines of up to \$70,000.

"As a nurse, I know first-hand that needlestick injuries can cause serious physical, emotional and financial damage to healthcare workers and their families," said Barbara DeBaun, Director of the Infection Control Program at California Pacific Medical Center in San Francisco, California. "Hospitals and other healthcare facilities now need to do their jobs and provide safer needles that will reduce the risk of needlesticks in their workers."

When a healthcare employee is stuck by a needle, the cost of prevention, diagnosis and treatment per worker can range anywhere from \$500 to \$3,000 annually. The General Accounting Office estimates that healthcare facili-

ties can save up to \$173 million yearly by helping to prevent needlesticks.

The good news is that the U.S. Food and Drug Administration recently approved GlaxoSmith

Kline's Safety Tip-Lok: prefilled Tip-Lok syringes packaged with BD SafetyGlide Needles for pediatric doses of Havrix (Hepatitis A Vaccine, Inactivated) and Engerix-B [Hepatitis B Vaccine (Recombinant)]. Havrix and Engerix-B are the first and only pediatric vaccines available with Safety Tip-Lok, an all-in-one delivery system, which meets OSHA's newly revised bloodborne pathogens standard.

As of July 17, hospitals and medical offices across the nation are required to exercise compliance or face hefty fines and citations. Employers must take responsibility to make sure that employees have access to safe needle devices-after all, it's the law.

For more information about needlestick safety and prevention, visit www.osha.gov or www.cdc.gov. NAPS

Betty Crocker Catalog Keeps Going Through the Generations

Today loyalty programs are popping up everywhere. Travelers collect miles good for free travel from their airplane flight, car rental and hotel stay. Points-redeemable for everything from electronics to travel-are collected by clicking through advertiser's sites on the Internet and coffee houses often give their customers a free beverage after purchasing ten.

Some programs have staying power but others disappear before consumers can ever actually use their points. One program, the Betty Crocker catalog, has withstood the test of time and is still going strong. Since 1931, the catalog has offered quality merchandise at less-than-retail prices to consumers who redeem points found on General Mills products.

Using Betty Crocker catalog points, homemakers across the country have been stocking their silverware drawers with Oneida patterns like Patrick Henry and Queen Bess for seventy years. Your mother or grandmother may have furnished her flatware drawer with the help of her kitchen cupboard.

What started as a small promotion-a single teaspoon offer tucked into bags

of Gold Medal flour and Wheaties cereal boxes-is now one of the longest-running loyalty programs in America. The response to the teaspoon was so tremendous that the offer was extended to an entire set of flatware a year later.

Millions of orders have been placed since that first promotion. The merchandise is constantly updated with some items, like the flatware, remaining constant. After 70 years Oneida flatware remains the most popular product in the Betty Crocker catalog.

The first full-fledged catalog was issued in 1962. By 1987 it had expanded to a full sized catalog containing 32 pages of merchandise. Today's catalog fills 72 pages with name brand merchandise like Oneida, Lenox, Fiesta and Pfaltzgraff dinnerware, T-FAL and complete lines of bakeware & cookware products.

When to Ditch the Cold Call Pitch

While many telephone sales calls are made on behalf of legitimate organizations offering bona fide products and services, some unsolicited phone sales calls can be frauds. That's why the Federal Trade Commission encourages you to listen carefully when you get a "cold call."

Fraudulent telemarketers may get your phone number from a telephone directory, mailing list, or "sucker list," a directory of consumers who have already lost money to fraudulent prize promotions or merchandise sales. Sucker lists include names, addresses, phone numbers - even how much money you may have spent on telemarketing scams. Unscrupulous promoters buy and sell sucker lists on the theory that consumers who have been deceived once are easy prey for additional scams.

According to FTC officials, credit card loss protection offers and advance fee loan offers are especially popular pitches for fraudulent telemarketers.

Credit Card Loss Protection Offers

The FTC says that to get people to buy worthless credit card loss protection offers, telephone scam artists suggest that you'll be liable for all unauthorized charges on your credit card account; you need the protection because computer hackers can access your credit card number and charge thousands of dollars on your credit card account; a computer bug could make it easy for thieves to place unauthorized charges on your credit card account; and they're from the "security department" and want to activate the protection feature on your credit card.

But, the consumer protection agency says, these fraudsters are simply trying to exploit economic uncertainty. The FTC's consumer advice: Remember that federal law limits your liability for unauthorized changes to \$50, and ditch the pitch for credit card loss protection. If you didn't authorize a charge, don't pay it. Follow your credit card issuer's procedures for disputing charges you haven't authorized.

Advance Fee Loan Offers

Fraudulent telemarketers virtually "guarantee" that you will get a loan, regardless of your credit history, but you

Today's catalog has something for everyone including Betty Crocker Kitchen tested housewares.

The catalog has become an established tradition in many homes like this consumer's, "Now my daughter is soon to set up housekeeping and over the last few years we have been sending for baking products, flatware and dishes for her from your catalog. When her birthday or Christmas rolls around, she looks for that gift that contains her stash of coupons that I have been collecting over the year."

Today budget-conscious shoppers can find Betty Crocker Catalog Points on more than 200 General Mills products.

The Betty Crocker catalog can be obtained on Betty's Web site BettyCrocker.com or by calling 800-328-8360.

NAPS

have to pay a fee first. A telemarketer who asks - or receives payment - for the promise of a loan is breaking the law.

The FTC says legitimate guaranteed offers of credit don't require payments up front. Although legitimate lenders may require you to pay application, appraisal or credit report fees, these fees seldom are necessary before the lender is identified and the application completed.

What's more, says the FTC, these fees are paid to the lender, not the person who is arranging the "guaranteed" loan. Their consumer counsel: Don't pay for a promise, and remember that it's against the law for companies doing business by phone to promise you a loan and ask you to pay for it before they deliver.

You may not want to ditch all cold calls, but there are ways to spot those that spell f-r-a-u-d, including:

*High pressure sales tactics: Legitimate businesses respect the fact that you're not interested *Telemarketers who ignore your previous requests not to be called. They're breaking the law.

*That the offer is a great "opportunity." See it for yourself by asking for written information about the product or service that's being pitched. Don't talk with a salesperson if it's not convenient for you. A reputable salesperson should be willing to call you back at a time you choose.

*A push for immediate payment. Don't send money - cash, check, or money order - by courier, overnight delivery, or wire to anyone who insists on immediate payment.

*A caller who insists on getting your personal information. Keep information about your bank accounts and credit cards to yourself - unless you know who you're dealing with.

*A telemarketer who calls before 8 a.m. or after 9 p.m. It's against the law, and a sure tip off to a rip-off.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint, or to get free information on any of 150 consumer topics, call toll-free, 1-877-FTC-HELP (1-877-382-4357), or use the online complaint form. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies U.S. and abroad

NAPS